

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Gwendolyn Anne Taylor
 Miranda Nicole Taylor
 Debtors

Case No. 19-10138-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309I

Page 1 of 2
 Total Noticed: 58

Date Rcvd: Feb 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2019.

db/jdb
 tr +Gwendolyn Anne Taylor, Miranda Nicole Taylor, 728 Market Street, Bangor, PA 18013-1704
 +SCOTT WATERMAN, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
 Reading, PA 19606-2265
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14255777 +AES/PHEAA, P.O. Box 2461, Harrisburg, PA 17105-2461
 14255749 +AMS Servicing Group, NDSL-CB ANALYST, P.O. Box 3176, Winston Salem, NC 27102-3176
 14255773 Bako, 6240 Shiloh Rd, Alpharetta Rd, GA 30005-8347
 14255750 +CBCS, P.O. Box 2724, Columbus, OH 43216-2724
 14255788 +CF Medical LLC, 4300 S. HWY 27, Suite 201, Clermont, FL 34711-8067
 14255786 +CMPPTNRS/MD INST ART, P.O. Box 3176, Winston Salem, NC 27102-3176
 14255771 #+Cawley & Bergmann, LLC, 117 Kinderkamack Rd, Suite 201, River Edge, NJ 07661-1916
 14255757 +Coergent Outsourcing, Inc., 800 SW 39St, Renton, WA 98057-4927
 14255761 +ConSery-Continental Service Group, P.O. Box 3023, Niagara Falls, NY 14304-7323
 14255783 +CrossCountry MTG/DoveNMU, 1 Corporate Dr, STE 360, Lake Zurich, IL 60047-8945
 14255776 +Fed Loan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610
 14255751 +Financial Recoveries, P.O. Box 1022, Wixom, MI 48393-1022
 14255754 +Health Network Laboratories, P.O. Box 789581, Philadelphia, PA 19178-9581
 14255767 +Keystone Collections Group, 546 Wendel Rd, Irwin, PA 15642-7539
 14255772 +Kramer, Maehrer, DPM, LLC, 2597 Schoenersille Rd, Suite 304, Bethlehem, PA 18017-7331
 14255766 LTD Financial Services, LP, 3200 Wilcrest, Suite 600, Houston, TX 77042-6000
 14255752 +Lehigh Valley Health Network, P.O. Box 4067, Allentown, PA 18105-4067
 14255753 Lehigh Valley Health Network, P.O. Box 781733, Philadelphia, PA 19178-1733
 14255770 +Lehigh Valley Health Network Laboratories, P.O. Box 789581, Philadelphia, PA 19178-9581
 14255755 +Medical Imag. Of Lehigh Valley, P.O. Box 3226, Allentown, PA 18106-0226
 14255768 +Midland Credit Management Inc., P.O. Box 51319, Los Angeles, CA 90051-5619
 14255784 +Nationstar Mortgage, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 14272532 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
 14258033 +Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o KML Law Group, P.C., 701 Market Street,
 Suite 5000, Philadelphia, PA 19106-1541
 14255760 +Penn Credit Corp, P.O. Box 69703, Harrisburg, PA 17106-9703
 14255759 Security Credit Systems, Inc., 100 River Rock Dr., Ste 200, Buffalo, NY 14207-2163
 14255762 +THD/CBNA, P.O. Box 9001010, Louisville, KY 40290, Northland Group, P.O. Box 390846,
 Minneapolis, MN 55439-0846
 14255775 +US Dept of Ed/GLELSI, P.O. Box 7860, Madison, WI 53707-7860
 14255774 +US Dept. Of Education, 2505 S. Finley Rd, Lombard, IL 60148-4867

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: lawoffice.jmbolles@gmail.com Feb 23 2019 03:06:24 JEREMY MICHAEL BOLLES,
 Law Office of Jeremy Michael Bolles, 729 Monroe St., Stroudsburg, PA 18360
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 23 2019 03:07:09
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 23 2019 03:08:06 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 23 2019 03:07:45 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14255763 +E-mail/Text: ACF-EBN@acf-inc.com Feb 23 2019 03:06:32 Atlantic Credit & Finance Inc.,
 P.O. Box 13386, Roanoke, VA 24033-3386
 14255778 +EDI: TSYS2.COM Feb 23 2019 07:53:00 Barclays Bank Delaware, P.O. Box 8803,
 Wilmington, DE 19899-8803
 14255764 +E-mail/Text: bankruptcy@cavps.com Feb 23 2019 03:08:00 Cavalry, P.O. Box 520,
 Valhalla, NY 10595-0520
 14255765 +E-mail/Text: bankruptcy@cavps.com Feb 23 2019 03:08:00 Cavalry Portfolio Services,
 500 Summit Lake Dr., STE 400, Valhalla, NY 10595-2322
 14275181 +E-mail/Text: bankruptcy@cavps.com Feb 23 2019 03:08:00 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14255756 +EDI: CONVERGENT.COM Feb 23 2019 07:53:00 Covergent Outsourcing, Inc., P.O. Box 9004,
 Renton, WA 98057-9004
 14255787 +EDI: CAPIO.COM Feb 23 2019 07:53:00 MBA Law Offices/CAPIO, 3400 Texoma PKWY, STE 100,
 Sherman, TX 75090-1916
 14262968 +EDI: MID8.COM Feb 23 2019 07:53:00 MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 14255769 +EDI: MID8.COM Feb 23 2019 07:53:00 Midland Funding, 2365 Northside Dr, Suite 300,
 San Diego, CA 92108-2709
 14255758 EDI: PRA.COM Feb 23 2019 07:53:00 Portfolio Recovery Associates, LLC, P.O. Box 12914,
 Norfolk, VA 23541
 14262062 EDI: Q3G.COM Feb 23 2019 07:53:00 Quantum3 Group LLC as agent for, CF Medical LLC,
 PO Box 788, Kirkland, WA 98083-0788

District/off: 0313-4

User: Lisa
Form ID: 309I

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Total Noticed: 58

Date Rcvd: Feb 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14256396	+EDI: RMSC.COM Feb 23 2019 07:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14255779	+EDI: RMSC.COM Feb 23 2019 07:53:00	Synchrony Bank/Lowes, P.O. Box 965005, Orlando, FL 32896-5005
14255780	+EDI: RMSC.COM Feb 23 2019 07:53:00	Synchrony Bank/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
14255781	+EDI: CITICORP.COM Feb 23 2019 07:53:00	The Home Depot/Citi Bank, P.O. Box 6497, Sioux Falls, SD 57117-6497
14255782	+EDI: WFFC.COM Feb 23 2019 07:53:00	Wells Fargo Bank, P.O. Box 14517, Des Moines, IA 50306-3517
14273476	EDI: WFFC.COM Feb 23 2019 07:53:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14255785	+EDI: WFFC.COM Feb 23 2019 07:53:00	Wells Fargo Dealer Services, P.O. Box 1697, Winterville, NC 28590-1697

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +SCOTT WATERMAN, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
Reading, PA 19606-2265

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2019 at the address(es) listed below:

JEREMY MICHAEL BOLLES on behalf of Joint Debtor Miranda Nicole Taylor
lawoffice.jmbolles@gmail.com
JEREMY MICHAEL BOLLES on behalf of Debtor Gwendolyn Anne Taylor lawoffice.jmbolles@gmail.com
REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
SCOTT WATERMAN on behalf of Trustee SCOTT WATERMAN ECFmail@fredreiglechl3.com,
ECF_FRPA@Trusteel3.com
SCOTT WATERMAN ECFmail@fredreiglechl3.com, ECF_FRPA@Trusteel3.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Gwendolyn Anne Taylor	Social Security number or ITIN	xxx-xx-6323
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Miranda Nicole Taylor	Social Security number or ITIN	xxx-xx-1672
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter	13 1/9/19
Case number:	19-10138-ref		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Gwendolyn Anne Taylor	Miranda Nicole Taylor
2. All other names used in the last 8 years	aka Gwendolyn Anne Castoral	
3. Address	728 Market Street Bangor, PA 18013	728 Market Street Bangor, PA 18013
4. Debtor's attorney Name and address	JEREMY MICHAEL BOLLES Law Office of Jeremy Michael Bolles 729 Monroe St. Stroudsburg, PA 18360	Contact phone 570 213 9177 Email: lawoffice.jmbolles@gmail.com
5. Bankruptcy trustee Name and address	SCOTT WATERMAN Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFmail@fredreiglech13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 2/22/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 26, 2019 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 5/25/19 Filing deadline: 3/20/19 Filing deadline: 7/8/19 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$542.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 5/9/19 at 09:00 AM , Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	